(b) The advances of Scheduled Commercial Banks to weaker sections in the State of Madhya Pradesh as at the end of December 1983 and December 1984 were Rs. 135.95 crores and Rs. 210.04 crores respectively.

(c) Banks have been advised to follow prescribed procedures as per Reserve Bank of India's guidelines for identification, appraisal, sanction as well as for recovery of all loans including those to weaker sections of the society.

Credit-Deposit Ratio in the Eastern Region

964. SHRI CHITTA BASU: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the credit-deposit ratio in the Eastern region comprising the States of West Bengal, Bihar, Orissa, Sikkim and the Union Territory of Andaman and Nicobar Islands, falls short of the all-India ratio; and

(b) if so, what are the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) As at the end of March 1985, credit deposit ratio of all Scheduled Commercial Banks in Eastern Region comprising of West Bengal, Bihar, Orissa, Sikkim and the Union Territory of Andaman and Nicobar Islands stood at 53.7 per cent as compared to 69.7 per cent for all-India.

(b) The main reasons for low credit-deposit ratio in the Eastern Region are reported to be lack of infrastrunctural facilities, inadequate and irregular supply of power, non-availability of requisite assets, lack of assured irrigation etc. together with factors like inadequacy of appropriate staff, lack of proper guidance from controlling offices, and lack of publicity for various credit linked scheme.

Tax arrears against big bnsiness houses

965. SHRIMATI RATAN KUMARI: Will the Minister of FINANCE be pleased to state:

(a) what are the particulars of the big business houses/individuals in the country against whom tax arrears of rupee one crore and above are due at the end of 31st Dec., 1985; and

(b) what steps Government have taken to recover the same?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) and (b) The information to the extent possible is being collected and will be laid on the Table of the House.

बिहार में बैंकों द्वारा पूंजी निवेश

966. **श्री जगदम्बी प्रसाद यादव :** क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या यह सच है कि बिहार में में राष्ट्रीयकृत बैंकों में निक्षेपों के बड़े भाग का राज्य के बाहर निवेश किया जाता है और इस तरह से बिहार को पिछड़ा राज्य बना दिया है ;

(ख) क्या यह भी सच है कि 3300 करोड़ रुपये की जमा राशि में से राज्य में केवल 1300 करोड़ रुपये का निवेश किया गया है; और

(ग) यदि हां, तो इस राज्य की उपेक्षा किए जाने के क्या कारण हैं और बिहार को राष्ट्रीय स्तर पर लाने के लिए क्या उपाय किए जाने का विचार है ?

वित्त मंत्रालय में राज्य मंत्री (श्री जनार्दन पुजारी) : (क) और (ख) : मार्च, 1985 के अन्त में बिहार में सभी अनुसूचित वाणिज्यिक बैंकों की जमा राशि 3297 करोड़ रुपये और उनके द्वारा दिये गये ऋणों की राशि 1379 करोड़ रुपये थी।

(ग) पूर्वी क्षेत्र का ऋण जमा अनुपात के कम होने के मुख्य कारण हैं ; आधारभूत सुविधाओं का अभाव, बिजली की अपर्याप्तता तथा अनियमित सप्लाई, सुनिश्चित सिंचाई व्यवस्था का अभाव, उपयुक्त कर्मचारियों की अपर्याप्तता, नियंत्रक कार्यालयों से उचित मार्ग निर्देशों का अभाव और ऋण से जुड़ी विभिन्न योजनाओं के प्रचार की कमी । बिहार के निक्षेप ऋण अनुपात और सामान्य आर्थिक पिछड़ेपन पर पहली फरवरी, 1986 को सम्पन्न राज्य स्तरीय बैंकर समिति में चर्चा की गई थी । निक्षेप ऋण अनुपात के सुधार में होने वाली प्रगति पर नजर रखने के लिये सरकार के सचिव और बैंकरों की एक समिति गठित की गई है ।

Bank Licensing Policy

967. SHRI L. GANESAN:
SHRI V. GOPALSAMY:

Will the Minister of FINANCE be pleased to state:

(a) whether the Reserve Bank has recently evolved a fresh branch licensing policy with regard to both nationalised|other banks;

(b) if so, what was the policy before and what improvements have been incorporated in the new policy;

(c) what is the number of branches opened in Tirunelveli District, Tamil Nadu by the nationalised banks during the last three years and the locations thereof; and

(d) what is the number of branches likely to be opened in Tirunelveli District in the near future and the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) The branch licensing policy for the period 1985-90 co-terminus with the 7th Five Year Plan, applicable to all commercial banks was finalised by the Reserve Bank of India (RBI) in October 1985.

(b) The policy for 1982-85 had sought to achieve a coverage of atleast one bank office for 17,000 population in semi-urban and rural areas of each district. The current policy for 1985-90 seeks to achieve a coverage of atleast one bank office for 17,000 population in semi-urban and rural areas in each development block. Besides, the current policy envisages elimination of spatial gaps in availabilty of bankng facilities by locating atleast one bank office within a distance of 10 Kms.

(c) During the years 1983, 1984 and 1985 (upto 30th September 1985) a total of 34 bank branches were opened in Tirunelveli District. The details are given in the attached staetment.

(d) Licences for opening of additional bank offices would be granted by the RBI in the light of the objectives set out in the current branch licensing policy and on the basis of centres approved by the State Government. As such, no quantitative target has been fixed for opening bank offices in any district.

Statement

Name of Bank	Name of the Centre
1983	
1. Indian Overseas Bank	Sankaran Koil
2. Indian Overseas Bank	Ambasamudram
3. Pandyan Grama Bank	Villiseri